

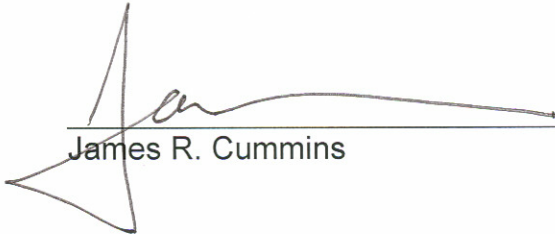
AFFIDAVIT

STATE OF OHIO)

ss:


COUNTY OF HAMILTON)

James R. Cummins, being first duly sworn, does declare that the attached pages numbered 46 through 53 are true and correct copies of the Transcript of the Deposition of Daniel Dougherty taken on May 16, 2003 in the case of Eric L. Jeffries vs. Prudential Insurance Company of America, United States District Court, Southern District of Ohio, Western Division, Case No. C-1-01-680.


James R. Cummins

Sworn to before me and subscribed in my presence by James R. Cummins this 3rd day of September, 2003.




Notary Public

Commission expires: _____

MELANIE S. CORWIN, Attorney at Law
Notary Public, State of Ohio
My Commission Has No Expiration Date
Section 147.03